



MCI Communications
Corporation
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Washington, DC 20006
202 887-1048

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Leonard S. Sawicki
Senior Manager
Regulatory Affairs

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FEDERAL COMMUNICATIONS COMMISSION
OFFICE OF SECRETARY

EX PARTE

February 14, 1995

Mr. William F. Caton
Secretary
Federal Communications Commission
Room 222
1919 M Street NW
Washington, D.C. 20554

Re: CC Docket 94-129; Policies and Rules Concerning
Unauthorized Changes of Consumers' Long Distance Carriers

Dear Mr. Caton:

On February 13, Steve Inkellis, Greg Intoccia, Bill Marmon and I met with Kathleen Wallman, Chief of the Common Carrier Bureau and Anna Gomez, Wilbert Nixon and Robert Spangler of the Bureau staff. The purpose of the meeting was to review MCI's position in this proceeding. Besides summarizing MCI's Comments and Reply Comments, we discussed commercial practices in non-telecommunications fields and examined some MCI promotional literature and letters of agency. Examples are attached. We also reviewed MCI's proposed standard for LOAs combined with inducements and the Federal Trade Commission's standard for deceptive trade practices (attached).

Sincerely,

Leonard S. Sawicki

Attachments

cc: Ms. Gomez
Mr. Nixon
Mr. Spangler
Ms. Wallman

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**FEDERAL COMMUNICATIONS COMMISSION
OFFICE OF SECRETARY**

**MCI PROPOSED STANDARD
FOR
LOAs COMBINED WITH INDUCEMENTS**

Statutory Authority

Section 201 of the Communications Act of 1934 declares unlawful practices that are "unjust or unreasonable" and authorizes the FCC to prescribe rules necessary to carry out the provisions of the Act.

MCI Proposal

MCI proposes that the Commission adopt a rule designed to protect consumers from unjust or unreasonable practices of carriers in connection with documentation authorizing a switch of the consumer's interexchange carrier while recognizing that there is a wide variety of legitimate business practices that are neither unjust nor unreasonable. The rule would state:

When a document contains a LOA in combination with other information including but not limited to inducements to subscribers to purchase service, the document taken as a whole must reasonably inform the consumer that by executing the LOA the consumer is authorizing a change in his or her Primary Interexchange Carrier.

FEDERAL TRADE COMMISSION STANDARD
FOR
DECEPTIVE TRADE PRACTICES

Statutory Authority

Section 5 of the Federal Trade Commission Act, 15 U.S.C. Section 45 et seq., declaring unlawful any “unfair or deceptive acts or practices in or affecting commerce.”

FTC Guidance

The FTC’s current view implementing its statutory authority is that an act is a deceptive trade practice if it:

“is a *material* representation, omission, or practice that is likely to mislead a consumer acting *reasonably* under the circumstances.”

FTC Congressional Testimony of Phoebe Morse, Regional Director, given September 2, 1994, before the Senate Committee on Governmental Affairs Subcommittee on Regulation and Governmental Information.

Mr. John Q. Sample
President
ABC Company
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Anytown, NY 12345-0000

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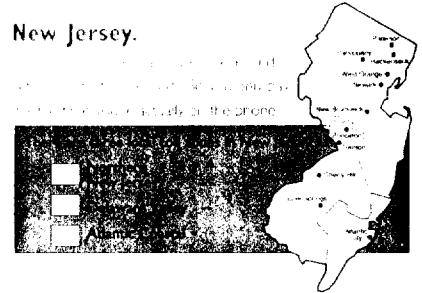
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the first 1000 h of the experiment, the mean activity was 1.00 ± 0.02 (SEM) and 1.00 ± 0.02 (SEM) for the first 1000 h of the experiment, respectively. The mean activity was 1.00 ± 0.02 (SEM) and 1.00 ± 0.02 (SEM) for the first 1000 h of the experiment, respectively.



1

As a result, the National Academies are convinced that the only way to ensure education meets your child's needs is to pair it with your long-distance bus on one of the following routes:

152

At Fidelity, we not only sell rolling plans, we'll also recommend ways to make your MCG savings, and if we find you could have saved more in another MCG business rolling plan, we'll adjust our fee to reflect the difference.

20

...in tree calling, there's never been a better time to choose MCI.

MCI

⁴⁴ Certificate amount (up to \$1,000) applied to invoice will not exceed current usage for that invoice period. For new MCI Preferred customers who sign up by 1/23/2013, certificate with any invoice within six months following MCI; customers who disconnect prior to redeeming certificate will forfeit credit.

▼Please detach and mail.▼

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Please make any necessary changes to your name and address below.

Return this reply card by December 31, 1994. Or for faster service, call 1-800-889-4898.

Yes. Sign my company up for MCI Preferred[®] now and we'll also get up to \$1,000 in FREE CALLING.*

Business Phone Number(s)

Signature *

Your signature is required to join MG!

[illegible]

Date _____

* My Signature authorizes MCI to provide my long distance service, and I authorize MCI to notify my local telephone company of this choice for the telephone number(s) listed on this form. I understand that: I may only choose one long distance company for each telephone number and that my telephone company may charge a small fee for this. MCI will reimburse me for that fee up to \$5 per telephone line.

Maybe Send me more information on how my company can save with MCI Preferred.

MCI

* Certificate amount up to \$1,000 applied to a lease and not extended under stages 3 and 4 of the 2017-18 MLC. Referenced treatment who sign up by 10/31/19. Additional related certificate with any amount, with this identity, of leasing MLC. Certificate who completed stage referred, with any amount, with this identity.

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ICI

879I-567-008-I : 110 (2)
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姓名	性别	出生日期	民族	籍贯	文化程度	职业	工作单位	住址	联系电话	电子邮箱	备注
张三	男	1980-01-01	汉族	山东	高中	教师	某某中学	某某路某某号	13800000000	zhangsan@163.com	
李四	女	1985-03-15	汉族	河南	大学	医生	某某医院	某某路某某号	13900000000	lisi@163.com	
王五	男	1990-05-20	汉族	广东	初中	工人	某某工厂	某某路某某号	13700000000	wangwu@163.com	
赵六	女	1995-07-10	汉族	浙江	小学	学生	某某小学	某某路某某号	13600000000	zhaoliu@163.com	
孙七	男	1988-09-05	汉族	四川	高中	学生	某某高中	某某路某某号	13500000000	sunqi@163.com	
周八	女	1992-11-25	汉族	湖南	大学	学生	某某大学	某某路某某号	13400000000	zhouba@163.com	
吴九	男	1987-12-18	汉族	湖北	高中	学生	某某高中	某某路某某号	13300000000	wujiu@163.com	
郑十	女	1993-02-28	汉族	广西	初中	学生	某某初中	某某路某某号	13200000000	zhengshi@163.com	
冯十一	男	1989-04-12	汉族	福建	高中	学生	某某高中	某某路某某号	13100000000	fengshi@163.com	
陈十二	女	1991-06-08	汉族	江西	大学	学生	某某大学	某某路某某号	13000000000	chen12@163.com	

566 I



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TO 64%
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6

These are MCI's lowest business rates ever in Asia.

* Savings based on the average per-minute cost of a five-minute call with Prepaid Positive Worldwide and MCI. Prepaid Positive rates are 11¢/min. MCI Prepaid rates are 1¢/min. Cost of your calls will vary based on country and call duration. Call MCI for details on other MCI international, long plans to suit your needs.

You'll receive a low rate of only 51.36 per minute on calls to China for 24 hours every day.* And MCP's calling plan is great for businesses that spend as little as \$20 per month on international calls. These savings are yours for a few monthly fee of \$5.

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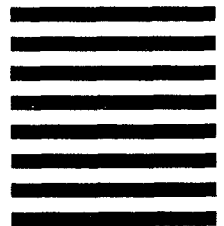
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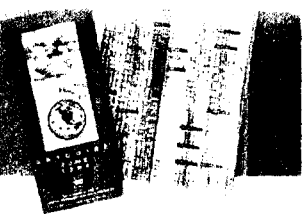
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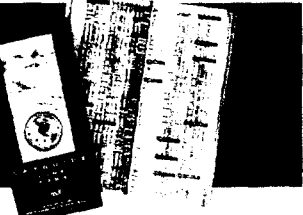
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An exquisite set of European coffeehouse porcelain cups and saucers.

The essence of Europe is crafted into this set of 4 lovely cups and saucers. Made of the finest porcelain, they are as unique and distinctive as the coffee from Café Sperl you will serve in them.

☐ Yes, I would like to try two packages of Café Sperl coffee for only \$10 including shipping and handling, and receive with it the European Coffeehouse Collection cup and saucer set (retail value \$45) as my free gift.

Please send Café Sperl coffee—two packages of the type(s) I have indicated (each package is 250 grams, which is slightly more than 1/2 pound)—with the understanding that I will continue to receive other coffees from renowned European coffeehouses approximately every 8 weeks. I understand that I am under no obligation and am free to cancel anytime after I accept my trial shipment. The European Coffeehouse Collection cup and saucer set is mine to keep regardless of my decision.

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A free set of porcelain cups and saucers for you to treasure.



The European Coffeehouse Collection™ cup and saucer set is yours free with a trial shipment of Café Sperl.®
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For a complete European coffeehouse experience, serve your fine Café Sperl™ coffee in this exquisite, imported cup and saucer set. Crafted in Europe of the finest porcelain, these 4 soft white cups and saucers have a lovely raised pattern that is based on an old traditional Viennese design. Each bears the exclusive European Coffeehouse Collection™ signature, making them a distinctive addition to your china collection.

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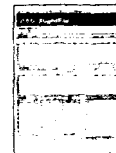
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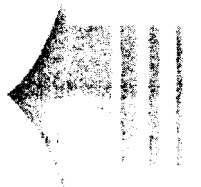
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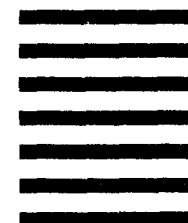
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☐ **YES!** I want simplified low rates and quality international calling
with **Proof Positive WorldwideSM** and **MCI PreferredTM**!
I understand my \$5 monthly fee will be waived through October 1994*.

SIGNATURE (required to join MCI)

DATE

I authorize MCI to provide my commercial long distance service, and I authorize MCI to notify my local telephone company of this change for the phone number listed. I understand that I may have only one long distance company for each telephone number. I also understand that the local phone company may charge me a small fee for this and any other change, and that MCI will reimburse me for that fee up to \$5 per line.

*Offer valid through 9/30/94.

John D. Sample
Rapp Collins Worldwide
1440 Corporate Dr.
Irving, TX 75038
0000000000
PW3
000013

American Airlines[®] AAAdvantage[®]

Sample A. Sample
1044 Pulinski Road
Ivyland, PA 18974-1552

AAAdvantage Number: AJ40396

**Earn up to 5,000 bonus
AAAdvantage miles when you
enroll by November 30, 1993!**

Dear Sample A. Sample,

You can earn American Airlines AAdvantage miles every day with MCI[®]. Five miles for every dollar you spend on residential long distance, excluding taxes and credits. Plus, when you enroll by November 30, 1993, you'll earn 5,000 bonus AAdvantage miles -- 2,500 miles just for signing up and another 2,500 miles after your first six months of MCI calling.

Why not earn miles for calling and travel free sooner?

The miles you earn for MCI calling will automatically appear on your AAdvantage statement -- added together with the miles you earn for flying -- you'll travel free on American Airlines even sooner.

Earn up to 5,000 bonus AAdvantage miles.

Just enroll by November 30, 1993 for MCI long distance service at your home and the MCI/AAdvantage Card for calls while traveling.

There are so many good reasons why you should use MCI.

Starting with savings. MCI's basic Dial 1 service saves you on every call over AT&T. What's more, MCI gives you everything AT&T has to offer, including 24-hour operator assistance, customer service and instant credit when you dial a wrong number. Plus, MCI is the only long distance company that earns you AAdvantage miles.

All it takes is a phone call.

Simply call 1-800-228-1994 or mail the form below. You won't have any interruption in telephone service. In fact, the only difference you'll notice is in the savings you'll realize and the AAdvantage miles you'll earn!

Sincerely,

Michael W. Gunn

Michael W. Gunn
Senior Vice President
Marketing
American Airlines, Inc.

Stewart Dougherty

Stewart Dougherty
Vice President
Consumer Services
MCI Telecommunications Corp.

P.S. Just pick up the phone and earn miles for something you do every day already! Call 1-800-228-1994 or mail the form below today. **Enroll by November 30, 1993 and earn up to 5,000 bonus miles!**

MCI[®]

**Earn AAdvantage[®] miles for every
residential call you make on MCI.[®]
Enroll by November 30, 1993 and
earn up to 5,000 bonus miles!**

☐ **YES!** I want residential MCI Dial 1 service for my long distance calls from home and a personal MCI/AAdvantage Card for my calls while traveling.*

Sample A. Sample
1044 Pulinski Road
Ivyland, PA 18974-1552

ZAA5

Please check the appropriate boxes:

- ☐ Please send me 1 ☐ 2 ☐ free additional MCI AAdvantage cards for family members.
☐ I am a current MCI customer and want to earn AAdvantage miles.

The current home telephone number(s) I would like included in this program:

Area Code _____ Number _____

Your signature is required for enrollment:

Print Name

To receive mileage credit, the MCI account must be in the same name as the AAdvantage account.

If your address has changed, please indicate corrections above.

*I authorize MCI to notify my local phone company that I am choosing MCI as my primary long distance carrier for the telephone number(s) listed above. I understand that I can have only one primary carrier per telephone number, and that my local telephone company may apply a small service charge for this and any later change.

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Now Your Words Have Wings®

The 5,000 bonus AAdvantage miles offer is only available to AAdvantage members who receive this mailing and enroll in both MCI residential long distance service and the MCI AAdvantage Card from 9/1/93 - 11/30/93. You receive the first 2,500 mile bonus upon enrollment and must remain an MCI customer for six full months in order to receive the second 2,500 mile bonus. Please allow 8 weeks for bonus AAdvantage miles to be posted to your AAdvantage account. Limit one 5,000 mile bonus per AAdvantage member.

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**Earn AAdvantage Miles With Every Residential Call
You Make On MCI.**

**And Up To 5,000 Bonus AAdvantage Miles
When You Enroll By November 30, 1993.**

Call 1-800-228-1994 Today!

MCI standard Dual Line Long Distance Service is available in equal access areas of the U.S. and Puerto Rico. Mileage credit based on MCI long distance usage will only be applied toward one travel awards program, credited only to the primary MCI account holder and is only applicable to usage of residential MCI Long Distance Service and calls charged to a personal MCI AAdvantage Card. Enrollment in the MCI AAdvantage program is in lieu of any other MCI partner programs/promotions.

The 5,000 bonus AAdvantage miles offer is only available to AAdvantage members who receive this mailing and enroll in both MCI residential long distance service and the MCI AAdvantage Card from 9/1/93 - 11/30/93. You receive the first 2,500 mile bonus upon enrollment and must remain an MCI customer for six full months in order to receive the second 2,500 mile bonus. Please allow 8 weeks for bonus AAdvantage miles to be posted to your AAdvantage account. Limit one 5,000 mile bonus per AAdvantage member.

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Control No. 1063-C

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REVERSE 7

Yes, I understand that by cashing this check, I am switching this phone number to MCI. And to sign up for Friends Around the World, I must call MCI immediately.

Signature _____ Date _____

Phone number with area code and signature required for check to be valid _____

Area code _____ Telephone number _____

My signature authorizes you to switch my long distance service to MCI and notify my local telephone company of my decision to change to MCI. Some states require a written notice of change of service. My local telephone company will change a single line to which my long distance service is not attached to a three-line service. Offer valid for new MCI customers only.

Telephone

65C25



Call now for the code
to cash your \$35 check and start saving
with the lowest-priced international calls!

Dear Friend,

Simply call 1-800-488-4391 ext. 3510 and join MCI and we'll give you the code required to cash your \$35* check. You must have the four-digit code to write in the boxes on the front of the check, in order to cash it. Without the code, the check is of no value to you. Now you can save even more on all the calls you make worldwide with MCI.

Choose how you want to save on your international calls !

Just dial the toll-free number, and an MCI representative will show you how to get the best savings on your international calls with MCI's Friends Around the World* calling plan.

- **Save on all your calls to one country:** If you make calls to many people in one country, save 20% off MCI's low plan rates - which are lower than AT&T's best international calling plan!
- **Or, save with the lowest-priced international calls to any three numbers you choose:** If you call a few people in one or more countries, save an incredible 25% off MCI's low rates to any three numbers, for the lowest priced international calls** anywhere!

The MCI commitment to quality and service.

With MCI and Friends Around the World, you get clear, quality connections on every call. 24-hour customer service in Mandarin, Cantonese or English. Two low per-minute rates, so you always know what your calls will cost. All for a low, \$3 monthly fee.

Don't wait. Call today to get your \$35, and start saving money each month with lower rates on your international calls.

With best wishes,

Rose K. Lee

Rose Lee
Asian Market Manager

P.S. Call for the code to cash your \$35 check and join Friends Around the World. And don't forget to write your phone number in the boxes on the back of the check.

*Offer valid for new MCI customers only. **Offer valid for new MCI customers only.

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\$35

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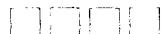
FRONT



English **1-800-488-4391 ext. 3510**
Mandarin **1-800-336-2592 ext. 4890**
Cantonese **1-800-336-2613 ext. 5170**



ENDORSE CHECK TO SWITCH TO MCI[®] 請在支票背面簽名以便轉入MCI[®]



To activate check call the toll-free number for a code to place in the four boxes.
要兌現這張支票，請打免費服務電話，獲知您的密碼，並將密碼填寫在四個方格內。

Update your address and phone number on the lines below.
請在下行內填入您的正確地址及電話號碼。

Attention Financial Institution:
Endorsement Is Required.

12/31/94

CHECK NO. 27719179
700 QUA V351

STEPHEN HEINECKE PHONE NO. ()

PAY TO THE ORDER OF:

Thirty-five dollars and 00 cents **\$35.00**

James M. Schuler
Authorized Signature

STEPHEN HEINECKE
1200 S. HAYES ST.
ARLINGTON VA 22202

VOID AFTER DATE 12/31/94
2/28/95 後失效
First National Bank
of Maryland
Baltimore, MD

⑈ 27719179 ⑈ ⑆ 052000 1131 ⑆ 425 2860 4 ⑈

4位密碼

55C20

028025 C20

MCI



環球親朋好友

現在就打電話給我們
獲取兌現這張支票的密碼，並享有省錢的
最低廉國際長途電話費！

親愛的朋友：

現在只要打電話到(國語)1-800-336-2592 ext. 4890 或(粵語)1-800-336-2613 ext. 5170 加入MCI我們就給您一個密碼用來兌現這張支票。您必須獲得這個四位數密碼，並填寫在支票正面的方格內才能兌現這張支票。沒有密碼，這張支票對您而言是毫無價值。現在您就可以享有MCI低廉的費率，省下更多的國際長途電話費。

您可以自己選擇如何節省國際長途電話費

您只要打MCI的免費服務電話，我們的國粵語客戶服務代表會告訴您，MCI「環球親朋好友」通話計劃將為您節省最多的國際長途電話費。

◆打往同一國家的所有國際長途電話均享有折扣：如果您打國際長途電話給同一個國家的很多人，您可以在MCI低廉的通話費率上獲得20%的折扣。這項費率比AT&T任何通話計劃都更低廉！

◆或者您也可以選定三個國際指定電話號碼以獲得最低廉的通話費：如果您經常打國際長途電話給在相同或不同國家的某些人，不限地區，您可以任選三個國際指定電話號碼，在MCI低廉的通話費率上再獲得高達25%折扣。這項不可思議的優惠，是最低廉的國際長途電話費！

MCI對品質與服務的承諾

加入MCI「環球親朋好友」，每一通國際長途電話都享有清晰的通話品質，全天24小時的國粵語或英語的客戶服務，每一個國家只有兩個低廉的每分鐘固定通話費率，因此您對長途電話的花費一清二楚；而這麼多好處您僅需繳\$3月費。

請別再等待，現在就打電話給MCI，獲得\$35的支票，同時享受每月低廉的國際長途電話費率。

蘭附平安！

Rose K. Lee

李永康
亞裔市場經理

附註：請打電話給我們，加入MCI「環球親朋好友」並索取兌現\$35支票的密碼。同時別忘了在支票背面的方格內，寫上您的電話號碼。

◆優惠通話費率：環球親朋好友，11月內，**在減價時段，其它通話計劃除外



國語 1-800-336-2592 ext. 4890
粵語 1-800-336-2613 ext. 5170
英語 1-800-488-4391 ext. 3510

英文翻譯請看背面

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TO
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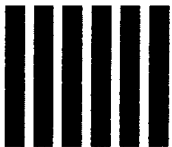
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Enrollment Form Inside

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FOR
MILES**

**See Inside
For Details!**

Detach Here



AA American Airlines®

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FRONT 9

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After the Pull-off: Worth area call Metro (817)267-2222
 outside the area DIAL "AA-Flight" call (800)228-8356

Spanish language reservations number	Available only in the Continental U.S.	1-(800)-633-3711
Para reservaciones en español llame al	Solo disponible en los Estados Unidos Continentales	1-(800)-633-3711

Some flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If a flight is overbooked, no one will be denied a seat until our personnel are asked for volunteers willing to give up their reservation in exchange for a designated payment. There are not enough volunteers or we generally deny boarding to those passengers who have paid lower fares. With few exceptions, persons denied boarding involuntarily are entitled to compensation. In order to be eligible for such compensation, customers must have presented themselves: 1) at least thirty minutes before scheduled departure at the international gate for flights leaving from points outside the United States; and 2) at the gate for flights from all other locations at least ten minutes before scheduled departure. Complete rules for the payment of compensation and boarding priorities are available at airrdd.com and the Kennedy and Boarding locations.

081-572-5595
0345-789-789
0345-789-799
0300-535-345
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racas-02-209-81-11
NDS
horas:300-474-4884
gin Gorda Dias:115
and ask for AA
REV. 12/95

[illegible]

minor reservation, as well as seat assignment on your boarding pass, will be held at least 10 minutes before your scheduled departure. To avoid problems, be on board the aircraft or check-in with an American Airlines agent at the departure gate to receive your boarding pass and be at the boarding point ready to board the aircraft at least 10 minutes before scheduled departure. Please note that you must also present yourself at the international gate at least thirty minutes before scheduled departure time for flights departing from points outside the United States in order to be assured of retaining your reservations and seat assignments. For international travel, we suggest that you arrive at the airport at least 2 hours prior to your departure time. This will allow sufficient time to complete all necessary international requirements.

Acid lighter fluid matches and other items classified by the U.S. Government as hazardous materials—including but not limited to explosives, flammable solids and liquids, oxidizing materials, corrosive materials, compressed gasses, poisons, ethiological agents, radioactive materials and irritating materials—cannot be carried in air as checked or carry-on baggage. U.S. Government regulations do not allow firearms in carry-on baggage and require that firearms in checked baggage be unloaded and declared. Firearms must be presented in a hard case or a crushproof type container manufactured specifically for shipment. Containers with handguns must be locked.

All passengers originating travel in Latin America should reconfirm their reservations 72 hours prior to departure. Some international carriers require reconfirmation of your reservation. Contact the transporting carrier for applicable requirements. Please confirm your reservation if there is a change in your travel plans. Failure to cancel a confirmed booking will result in automatic cancellation of your entire itinerary.

1-LOCK YOUR BAGGAGE 2-CHECKED BAGGAGE MUST HAVE THE PASSENGER'S NAME ON THE OUTSIDE (we recommend your name and address also be placed inside your baggage) 3-CAMERA EQUIPMENT CASH JEWELRY AND OTHER SIMILAR VALUABLE ITEMS AS WELL AS MEDICATIONS AND PRESCRIPTIONS SHOULD BE CARRIED PERSONALLY BY YOU

BAGGAGE LIABILITY. Liability for loss, delay or damage to baggage will be limited as indicated below, unless a higher valuation for the checked baggage has been declared and additional charges paid at check-in. Excess valuation may not be declared for certain types of articles.

DOMESTIC: Travel wholly within the 50 states, Puerto Rico, U.S. Virgin Islands.
 • Limited to \$1350 per passenger. May be less on some airlines.

- Limited to \$12.50 per passenger. May be less on some airlines.
- NO liability for baggage carried in the passenger cabin.
- NO liability for camera equipment, jewelry, cash, electronic equipment, or other similar valuable items contained in checked or unchecked baggage. Passengers should personally carry these items, as well as all medication or prescriptions.
- NO liability for fragile or perishable articles or for minor damage, such as scratches, scuffs, dents, cuts and dirt resulting from normal wear and tear.

INTERNATIONAL: Any destination or stopover in a country other than the U.S., Puerto Rico, U.S. Virgin Islands, including domestic portions of an international journey.

- The weight of each piece of checked baggage will be considered the maximum free allowance weight for its destination. Free baggage allowance (number of pieces and maximum weight) may differ by country. Check with an American Airlines representative for the free baggage allowance to your destination.

additional pieces to certain international destinations or when using connecting carriers.)

- Liability for unchecked baggage will be limited to \$400.00.
- NO liability for fragile or perishable articles or for minor damage, such as scratches, scuffs, dents, cuts and dirt, resulting from normal wear and tear.

FREE BAGGAGE ALLOWANCE: American will accept for each ticketed passenger three pieces of baggage free of charge. Combined checked and carry-on baggage allowance for domestic travel may be any of the following:

- 3 pieces checked and no carry-on
2 pieces checked and 1 carry-on
1 piece checked and 2 carry-on

The free baggage allowance for some international destinations may be limited to 2 checked pieces and 1 carry-on or 1 checked piece with 2 carry-on. The three bags may not exceed total outside dimensions (length + width + height) of 62", 55" and 45" respectively. Maximum weight per bag is 70 lbs. American may place additional size and weight restrictions on carry-on bags based on stowage capacity of the aircraft. Extra charges apply to items which exceed size or weight limitations or are in excess of the free allowance. Certain items, such as skis and golf clubs, will be accepted as one item under the free allowance. Some restrictions may apply outside the U.S.

CARRY-ON BAGGAGE: A maximum of two bags may be carried on board. Subject to space availability and government baggage limitations. A briefcase is considered one of the allotted pieces, as are garment bags. Baggage must fit in an overhead compartment or under a seat. All baggage must be completely stowed before the aircraft may depart the gate. Use of equipment such as portable radios, TV's, cellular telephones, video cameras and some electronic toys will not be permitted during flight. *Laptop computers may be used during flight.*

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Please send me ☐ 2 ☐ five additional M4 Advantage Calling Cards for family members.

I am a current M4 subscriber and want to call a Advantageable.

Class for

Advantage number: _____
the better mileage credit, the Mileage credit must be in the same name as the Advantage account

If you are not already an Advantage member you can instantly enroll at any American Airlines or American Eagle Airport Ticket Office, City Ticket Office or by calling American Airlines reservations.

only a few of them (telephone numbers) are

$$1 - \frac{1}{2} \left(\frac{1}{2} + \frac{1}{2} \right) = \frac{1}{2}$$

as our calls billed through: a heck one!

Stable Population

For more information visit our website www.hilltop.com

Yoshida, H. and K. Yoshida, 1998. *Mathematical Population Genetics*. Springer-Verlag, New York.

Signature is required for collection

$$1 - \sum_{i=1}^n \frac{1}{2^i} = \frac{1}{2^n} \left(2^n - \sum_{i=1}^n 2^{n-i} \right) = \frac{1}{2^n} \left(2^n - (2^n - 2) \right) = \frac{2}{2^n} = \frac{1}{2^{n-1}}$$
[illegible]
$$\begin{aligned} \mathcal{L}(\mathbf{y}|\mathbf{X}) &= \prod_{i=1}^n \frac{1}{\sigma_i} \exp\left(-\frac{1}{2\sigma_i^2}(\mathbf{y}_i - \mathbf{X}_i^T \boldsymbol{\beta})^2\right) \\ &= \frac{1}{(2\pi)^n} \exp\left(-\frac{1}{2} \mathbf{y}^T \mathbf{D}^{-1} \mathbf{y} + \mathbf{y}^T \mathbf{D}^{-1} \mathbf{X} \boldsymbol{\beta}\right) \\ &= \frac{1}{(2\pi)^n} \exp\left(-\frac{1}{2} \mathbf{y}^T \mathbf{D}^{-1} \mathbf{y} + \mathbf{y}^T \mathbf{D}^{-1} \mathbf{X} \boldsymbol{\beta}\right) \end{aligned}$$